150 HOUSES FOR SALE

NORTHWESTERN SECURITIES
OF VICTORIA LTD.
631 YATES AT BROAD EV 5-6741

"WATCH CHEK-TV"
TONIGHT AT 6.40 P.M. FOR A "SMITH BROTHERS" SUGGESTED GORDON HEAD SPECIAL. EV 5-6741 ANYTIME.

"DAIRY FARM"
Near Cowichan Bay. 74 acres, 54 of fine grazing land. Spring water piped to barn and houses. Large home. Oil-O-Matic heat (basement), electrically wired kitchen also. Smaller neat home also. Breadwinners here, because of serious accident, must both move to mainland. For full particulars please phone H. BITTERMAN. EV 5-6741. End price $24,000
Terms here also. Quick sale desired. (Fishing - real close also).

"FAIRFIELD, VACANT" "CLOSE TO BEACH"
Ideal for a working couple or retired couple—15 years old, stucco exterior, and in first-class condition, inside and out. Fireplace in the cosy living room. 2 bedrooms. Oil-O-Matic heat. Full cement basement, drive-in garage. Lovely lot, nicely treed and shrubbed, situated on a lovely street, among lovely homey homes. Down payment $2,500. Excellent price and terms to a reliable couple. Phone MARY FRASER now. EV 5-6741 or EV 5-4335.

"BULB GROWERS"
Here is your opportunity to make extra spending money yet living close in—5-room home with extra basement room, an acre of property with country-like surroundings, plus large garage and workshop. Act now, please phone MRS. JOHNSTON, EV 5-6741 or eves. EV 2-5655.

"SECLUSION YET CLOSE TO CITY CENTRE"
In older dignified district of Victoria amidst trees—I have for sale a modern ranch-style bungalow, built in size and quality way above average. Guest-size dining room and expansive living room designed for entertaining. Very smart kitchen built for convenience. Three good-size bedrooms. Golden oak floors throughout. An exceptional value. Price $16,500
with $6,000 down.
For viewing phone HARRY HOBSON, EV 2-7828 or EV 5-6741 anytime.

"GORGE DISTRICT"
EVERYTHING LIKE NEW LIKE FINDING $12,000
This five-room home, including 1 finished in basement, large living room with wall-to-wall carpet, 10x10 electric kitchen and nook with view, price includes 40-inch electric range and Bendix washer and dryer only $10,900
$3,500 to handle. TED CHARTRES, EV 5-6741 or EV 5-5508.

"CONTRACTORS WINTER'S WORK?"
Contractor's goodwill effort is your opportunity. One of Victoria's finest builders undertook this home so that his experienced workmen would have full-time winter employment. Now he is offering to sell at his cost. Feature being able to buy a brand new modern 2-bedroom bungalow with full basement, for only $10,000
To see this home waiting for you to move right in, call RON de MONTIGNY, EV 5-6741.

"Move Into These Immediately"
These homes are vacant at the moment and can be moved into immediately. A fairly low down payment will handle also. Phone me now please as they will sell quickly. Phone H. BITTERMAN, EV 5-6741.

"THINK OF ME"
I have a charming middle-age couple from Winnipeg wanting to purchase a 2-bedroom bungalow with basement in Oak Bay preferred. $14,000 to $20,000 CASH. Would appreciate a call. DORIS ADAMS, EV 5-6741 or GR 8-3294.

"PRICE REDUCED"
MUST SELL
This 3-bedroom home with large living room, dining room and sunshine kitchen with dining area. Full basement, garage, close to school and shops. Down payment $1,350. Full price now $8350
Call MRS. RACHEL RUSSELL, EV 5-6741 or EV 5-4140.

"CAFE BUYERS"
Allow me please to show you this neat, well-equipped money-maker, with 3-room furnished living quarters. Go into business for yourself in this little money-maker. Please call H. BITTERMAN, EV 5-6741. End price with nice terms. $7900

"LANGFORD"
$850 CASH
4-room bungalow on large lot. $850 cash and $55 per month will take it at the full price of $6950
DON BACON, EV 5-6741.

"GORDON HEAD"
Neat 4-room bungalow on large lot. No steps. Many extras included. Low down payment. Full price $5950
Mrs. BACON, EV 5-6741.

OAK BAY SOUTH
$16,950 — Attractive 1½-storey stucco family home of three bedrooms, den, double plumbing, through hall, large living room, dining room, roomy kitchen with dishwasher. Extra basement room in full basement. Automatic oil heat. Insulated ceiling. Duroid roof. Taxes $156 net. Quiet location, yet close to all conveniences.
ALSO
DE LUXE WATERFRONT
$25,000 — Modern quality home in beautiful condition, set in spacious landscaped waterfront lot. Three bathrooms, 8 rooms; or as 6 rooms with 2 bathrooms plus a separate self-contained suite if desired. Separate double garage, driveway in blacktop paving. Shade trees, shrubs and lawn. Full details of the beauty and the numerous features of this fine home by calling F. Marconi, EV 2-8111; eves. EV 4-6625.
CANADA TRUST

PEMBERTON HOLMES, Ltd.
ESTABLISHED 1887
1002 GOVERNMENT EV 4-8124

GORDON HEAD JUST FOR TWO OIL HEAT
Just right for the retired couple is this attractive home, a lovely living room, 15x24, with fireplace; large dining room, and wired kitchen; one bedroom on main floor; 3-pce bath. Full basement, drive-in and extra room. Package oil heat. On good-sized lot in shrubs, fruit trees and berries. FULL PRICE $10,950
REG CASELTON, EV 4-8124, res. EV 3-8464 eves.

SIDE-BY-SIDE DUPLEX
COMMERCIALLY ZONED ONLY $3,000 DOWN
FULL PRICE ONLY $11,000
Both self contained with basements. THIS IS HOT so call JACK BROWN for appointments to view NOW. Phone EV 4-8124 or Eves. EV 4-4976.

OIL HEAT
FULL BASEMENT 2 BEDROOMS PLUS 1½ YEARS OLD
This two-tone stucco bungalow is without a doubt the best value in town. Consists of two bedrooms, 4-pc. Pembroke bathroom, living room with fireplace, dinette and modern electric kitchen. Full cement basement with drive-in garage and package oil heat. Rumpus room and extra bedroom. Nicely landscaped with patio. Some terms. Price $10,500
Call Jack Middleton, eves. GR 9-4327 or Jack Brown, eves. EV 4-4976; office EV 4-8124.

UPLANDS NEW LISTING 4 BEDROOMS 3 BATHROOMS
Large bright LR with FP. Very attractive, unusual dining room, den with FP, electric kitchen. UTILITY ROOM. LARGE RUMPUS area with FP in basement. Auto oil heat. 2 PATIOS. 2-CAR GARAGE. 2 LOTS. Full information and appointment to view, please contact Mr. Hepburn, EV 4-8124, residence EV 3-7039 eves. (No phone information, please.)

EUREKA!
I have found a wonderful house. Quiet and secluded in High Quadra, yet only half a block to the bus. Over 1,200 sq. ft. of comfort assured by auto hot water heating. Large LR with FP, bright kitchen with ample dining area, and two good bedrooms. Full high basement with drive-in garage, laundry trays and completed third bedroom. Extra good lot all fenced, in lawns and fruit trees. All in perfect condition. GOOD TERMS $12,000
Mr. Love, EV 4-8124; Res., EV 4-6056.

DEAN HEIGHTS HIGH LOCATION
This most attractive white stucco bungalow has just been placed on the market. Spacious entrance and through hall; 15x18 living room, hardwood floors and fireplace; large cabinet kitchen; 2 bedrooms; 3-pc bathroom. Basement, laundry tubs, hot-air oil heat. New Duroid roof. A lovely home on a quiet street in a very desirable area. FULL PRICE $11,000
W. WOODLEY, EV 4-8124; res. EV 4-3916

OAK BAY LOW DOWN PAYMENT NO STEPS
Ideal for a couple. Immediate possession. Electric range included in full price of $8500
D. E. Wilkinson EV 4-8124, res. Sidney 652

Beautiful View Royal Oil-O-Matic Bungalow
Situated on one of the best streets in View Royal, close to the sea and boat anchorage. This fine bungalow has fine living room with open fireplace, dining room, large kitchen, spacious bathroom with vanity, and 2 bedrooms. There is full basement with extra finished room, new complete Oil-O-Matic furnace, extra large hot water tank, and drive-in garage. This is an ideal spot for quiet, relaxed living. Taxes only $95. Price only $11,300
Phone J. B. LAW, EV 4-8124 days; GR 9-3251 evenings.

WATERFRONT $18,900
160 feet of waterfront at Gordon Head with a well-kept, modern, seven-room house on 1½ acres. Nice living room with FP, separate dining room, both with hardwood floors. Compact kitchen, wired for electric range. Two bedrooms down and two bedrooms up. Automatic oil heat. Garage room for two cars. Separate greenhouse, very nice garden and grounds. This property could be divided so that a second house could be built on the waterfront.
DOROTHY KIRKPATRICK, EV 4-8124, res. Keating 68 X

BEAUTIFUL UPLANDS HOME
The spacious floor plan and superior construction of this home will appeal if you are looking for a quality home in an exclusive residential district. Large reception hall, living room, dining room—ideally planned for entertaining, den with fireplace. 4 bedrooms, 4 baths, plus powder room and extra basement room; oil hot-water heat; three garages. Landscaped garden. Price includes beautifully landscaped building lot valued approximately $8,000. Price $39,500
For appointment to view, phone Mrs. Shirley, EV 4-8124; res., EV 4-8485

HICKS REALTY LTD.
1710 Douglas Street EV 2-5104
Opp. Hudson's Bay Store

WEST SAANICH RD.
This distinctive 3-bedrm home has built-in bunks in 2 bedrms, lge LR with granite FP, nice family size DR, OOM heat, low down payment on full price of $12,250
Bill Felton, EV 2-5104 anytime

LOW DOWN PAYMENT
$950 down, 2 bedrms, in city $4850
$1,500 down, 4 rms, Colquitz $6950
$1,000 down, 3 rms, Cloverdale $4600
$1,500 down, 4 rms, Langford $7900
Act fast.
Bert Bryant, EV 2-5104 anytime

WORTH FULL PRICE
If a 2-bedrm. home is what you require, don't buy until you have seen this immaculate home, lge LR with FP, beautiful kit, 2 bedrms, inlaid hall, utility off kit, basement, dr-in garage, lot in lawn and rock garden, terms. Full price $10,950
Olive Greaves, EV 2-5104 anytime

CITY
4 rms with attached garage, cab kit, 4-pce bath, wall-to-wall carpets, close to park and sea, with offer on down payment. Only $8950
Mrs. McKeage, EV 2-5104 anytime

BYRON PRICE REALTY
1314 QUADRA STREET

CONSIDERED BUILDING? IF SO, IN VICTORIA IT COSTS LESS TO BUY THE BEST IN CONSTRUCTION
This is what a former NHA inspector says:
"Undoubtedly Vickery Construction builds the best house in Victoria."
This has been said before by unbiased people who are continually inspecting homes but because of their positions they are not permitted to make public statements. The Vickery house is not only the best house, it also costs less. 3-bedroom homes at $10.50 per square foot. It costs less because the large discounts obtained by quantity purchases are passed on to you, its efficiency savings resulting from job specialization are passed on to you. For example, a carpenter can produce a better cabinet in less time if he does nothing else but build cabinets. This same type of specialization is operated in each phase of the construction of a Vickery home. Consider the other savings.
A choice of over 200 plans—Free.
A legal contract—Free.
Plus the most extensive services to help you.
NHA funds.
According to the Financial News there is a shortage of NHA funds. We are fortunate to have a good sum of NHA moneys.
Did you ever stop to think how unusual it is for a Real Estate firm to tell the public in print about the construction company it represents? Frankly we are very proud of the achievements of Vickery Construction. Our representatives will show you our homes under construction and bring some of the plans to your home for you to peruse. Also we have the greatest selection of building lots in Victoria. Phone EV 5-2458 Now—anytime.
Even if you own a home and are considering selling, talk to our representative.

NEW HOMES $2750 DOWN
We can offer you the choice of 3 beautiful 3-bedroom delights near University School. All modern features including many extras. See the large living room with homey hearth, dance around the roomy kitchen. Full basement, O-O-M heating. Country-like lot with trees. Easy terms and look at the full Easy terms and look at the ful price; only $11,950
EV 5-2485, Bernard Shaw, EV 2-9709. Dorne Cornish, EV 3-7018.

AS LOW AS $400 CASH No Gimmicks
Yes, we can build an NHA 3-bedroom home, full basement, oil furnace, on one of these lots. Size 71.5x115, priced from $950 to $1,500 for the above down payment which also includes the lot, providing you can pay $129 PM, taxes included, for a short period. Payments will then drop to $75 P.M. For further information call SAM PATERSON EV 5-8592, GORDON MARSHALL, GR 9-2725 or JACK FELTON, EV 4-2784 or office EV 5-2458.

CHOICE SEA VIEW BUILDING SITES $1800 TO $4500 NHA LOANS UP TO $13,000 READY
For full particulars on these outstanding lots close in, contact JOE ISHERWOOD, EV 5-2458 anytime.

NEW HI QUADRA $1750 DN 3 BR'S
A beautiful lot in one of Victoria's best areas, on sewer, combined with the fine 3-bedroom home that has a large L-shaped living-dining room area, an extra-large cabinet kitchen, full basement, garage and automatic oil heat. Mortgage payment $80. Contract now and it will take about 3 months to build. Please don't delay, there is only one. Nelson Krienke or Murray Duff, EV 5-2458 anytime.

WESTERN
HOMES LTD
611 YATES STREET

NEAR RC SCHOOL $1500 DOWN
A dandy family home. Stucco exterior, Duroid roof, separate garage. Large LR, open fireplace, fir floors. Two BR and clothes closets, 12x12. Concealed stairway to large BR. 3-piece Standard bath, spacious kitchen. Rock gas stove and hot water unit included. Archway to family-size dining room, full basement, HA furnace. Good garden, within 3-mile circle. Price $9200
Phone Cliff Green, EV 2-2157.

"DEAN HEIGHTS" "OIL H.W. HEAT"
A smart and very roomy 4-room stucco bungalow amongst all new homes. LR is 18x16, two twin-size BRs, oak floors, Pem bath, extra large all-electric kitchen with ample dining area, elec HW with copper tank and a most expensive oil hot-water heating unit with baseboard radiators. House is insulated. Laundry room with tubs. Sep garage. An immaculate home and real value on terms $11,500
Mr. Evans, EV 2-2157, EV 5-5533

NHA NEW FOR OLD
See us before you build. Real low down payments or trade the equity in your present home. Call Mr. Evans, EV 2-2157, EV 5-5533.

ESQUIMALT
NEAR SAKE POINT
Two-bedroom stucco bungalow just three years old. Ideally located for senior naval officer who appreciates quality and dollar value. Oak floors throughout, panoramic view over Juan de Fuca, dream kitchen (wired for electric range) and 9x11 dining area. Through hall, with wall-to-wall carpeting. Large living room with brick fireplace. 4-piece Pembroke de luxe bathroom. Full cement basement, drive-in garage. Fawcett package Oil-O-Matic heating, nice lot, fully landscaped. A spotless, quality home for the discerning buyer Full price $14,670
with $5,000 down and balance at $75 monthly—including principal and interest at the unusually low rate of 5% per annum. CALL ERIC A. MACFADYEN AT ONCE, EV 5-6741, 24-HR SERVICE. Northwestern Securities of Victoria Ltd.

BOORMAN'S
1290 Tattersall
OPEN FOR INSPECTION
Wed., 2-5 p.m. and 7-9 p.m.
SEE PICTURE ON FINANCIAL PAGE TUES. TIMES AND WEDNESDAY COLONIST.

NEW NHA SUBDIVISION CAMROSE CRESCENT OFF MAPLEWOOD 21 LOTS
Sewer & Blacktop Roads
Some Treed Lots
Within 2½-Mile Circle
TWO AND THREE BEDROOM HOMES FROM $1400 DOWN, INC.
LOT AND LEGAL FEES
FOR FURTHER DETAILS PLEASE CONTACT
ALLAN MUTCH, EVES., EV 2-0413

DE LUXE HOME MT. DOUGLAS AREA
Immediate Possession
BRAND NEW OIL HEAT
Situated in a quiet location and featuring 19' LR with mahogany panelling on one wall and into dining area. Excellent grade hardware and light fixtures. Bathroom with chiffonier and large mirror, 2 bedrooms with sliding doors. Price $8950
Stan Cornish, eves. EV 3-5878.

$1000 DOWN EXCLUSIVE
LARGE 4-ROOM STUCCO BUNGALOW OF APPROX. 1,120 SQ FT. AND ONLY 10 YRS OLD. Spacious living room with wall-to-wall carpet and brick fireplace, 2 bedrooms, large kitchen with dining area. Full high basement with extra room and garage. Full price at this low payment
Only $10,500
T. Smith, eves., EV 4-7335

3 BEDROOMS NEW NHA $1977 DOWN
Completion by Feb. 1. Through hall plan, full basement, oil packaged heating. The construction of this home is excellent, many extra features. Time to choose your own fixtures and colors. Full price only $13,350
R. F. Harris, res. GR 7-3998

QUALITY WATERFRONT HOME
Panoramic View of Sea and Mountains
First Time on Market
This architect-planned 6-rm one-owner, 5-year-old bsmt bungalow, which is tastefully decorated and in immaculate condition, features 25x18 LR with large picture window and lovely black marble FP, large wide through and cross hall, very modern bathroom and kitchen and beautiful wall-to-wall carpets throughout. The floor area is over 1,800 sq. ft. and the pkg oil heating unit installed at a cost of around $2,000. The home is fully insulated and the grounds nicely landscaped at front and rear. Full price $27,500
C. Kelly EV 3-7124, res. EV 3-4864.
F. Long EV 3-7124, res. EV 2-2516

BOORMAN INVESTMENT CO. LTD.
611 FORT ST. EV 3-7124

VICTORIA REALTY LTD.
1115 Douglas Street

2%
An increase of this amount in building costs is predicted for this year. Why not build NOW and save this 2%. Make up your mind NOW. Call ME. I have one lot on sewer which will stand an NHA loan. If you have $1,000 and can pay about $90 per month phone me. J. A. Dunick, EV 2-9145 or eves. GR 9-3395

FOR TRADE
Owner will sell on low down payment or trade a brand new bungalow. LR, DR and cabinet kitchen, 2 bedrooms, nice location overlooking the valley. Near bus and schools. This builder will consider any reasonable proposition, and accept some lots or a home of less value. With generous terms $10,500

NEW—NHA
Extra-large living room with fireplace. Delightful cabinet kit with nook. 3 good bedrooms; full high basement with roughed-in fireplace and extra plumbing, could be a suite. This is one of the better city homes and must be seen to be appreciated. Half block from bus turn, around 12 minutes' service. Early possession. Usual NHA terms. Call today for full particulars, R. O. Ney, EV 2-9145 or eves. EV 4-5406.

LAKE HILL $2500 DOWN
4-bedroom semi-bungalow, consisting of good living room, with fireplace, large family kitchen with a lot of cupboards, wired for range, dining area; 3-pc bath, 2 bedrooms down and 2 up by concealed stair; on large, well-landscaped lot. Ideal family home. Part basement, O-O-M heat. Full price $11,900
For the above ask for Jim Ridings, EV 3-7041; EV 3-9533 evenings

HOWROYD SUBDV.
Well located for schools, bus and stores. A modern five-room bungalow with hot-water Oil-O-Matic heating $8950
Please ask for Henry Ho, EV 3-7041; eves., GR 7-2734.
JOHN GREENWOOD
1241 Broad Street

HARRY FOSTER LTD.
Opposite "The Bay"
1732 DOUGLAS ST. EV 2-2101

$1500 DOWN
AND LOOK WHAT YOU GET! Spacious modern 2-bedroom bungalow with attractive (21 by 16) LR. GUEST-SIZE DR. Electric kitchen with dining space. Full cement basement with expensive oil H-W heating. Bal $100 per mo. Prince only $12,950
Call Pat De Laney, EV 2-2101; res. EV 2-4956.

Ker & Stephenson Ltd.

GOWARD ROAD ONLY $4200
Two large lots, 1.84 acres, partially cleared, with 2-room house; stucco exterior, Duroid roof; outside stairs to large attic. Utility building behind house; good well with electric pump. $1,000 down and $50 per mo. will handle. For further information phone:
Mr. Lemmon at EV 5-3411

OAK BAY
CHARMING 4½-ROOM BUNGALOW ON A QUIET PAVED STREET. LARGE LIVING ROOM WITH OAK FLOORS, FIREPLACE AND UNIQUE DINING AREA. ELECTRIC CABINET KITCHEN AND UTILITY ROOM. TWO SPLENDID BEDROOMS (ONE TWIN SIZE) AND PEMBROKE BATHROOM. AUTOMATIC HEAT. GARAGE AND LOVELY SMALL GARDEN. VERY ATTRACTIVE HOME IN A NICE PART OF OAK BAY. PRICE $11,900
EV 5-3411 E. J. Fatt EV 3-6536

ESTATE SETTLEMENT
Opportunity to buy modern, year-old house with complete new furniture for six rooms, including TV, fridge, range, etc., at a greatly reduced price. Drive by 2821 WYNDEATT, front and rear, and note beautiful outside condition—inside is better. Please do not disturb invalid occupant but contact us for appointment to view. Full price, with good terms to good convenant, for fully-furnished house: $15,000
J. H. Ford—EV 5-3411—A. L. Wagner

EXCLUSIVE
1. 3933 PRESTWOOD
(LAKE HILL)
This 3-bedrm bungalow, situated in a lovely secluded garden, close to schools, transportation and shopping, makes a very desirable home for a man and his family. Full cement bsmt, with oil heat, has ample room for work shop. Can be purchased for very reasonable terms. Price $14,500

2. 759 MT. JOY
(OAK BAY)
This 3-bedrm home, in a very choice locale of Oak Bay, offers an excellent opportunity for the exacting buyer to own a lovely property surrounded with beautiful gardens and close to all conveniences, as to transportation, schools, beaches, etc. Full cement bsmt with oil heat and drive-in garage. Price, with terms $16,800

3. 2222 ARBUTUS
(GORDON HEAD)
Waterfront property. 2.7 acres, with very nice home, in Cadboro Bay area. Price $26,500
J. H. Ford—EV 5-3411—A. L. Wagner

WATERFRONT HOME ON ARDMORE DRIVE
Nestled among the giant Douglas firs and gnarled old arbutus trees on the shore of Cole Bay, is a home of charm and distinction where you can relax in comfort and forget the pressures of our modern day. Built by a builder of genius from peeled logs, shakes and native stone to conform to the natural surroundings and to take full advantage of the beautiful water views, here is a home that will never lose its unique appeal. The house is built around a central patio with stone barbecue and contains a large living room, 2 bedrooms, 2 bathrooms, kitchen, dinette, washroom, garage and storage rooms. Steps lead down the embankment in front to the boat float and sheltered anchorage. For an appointment to view this lovely home phone Mr. LEMMON at EV 5-3411, anytime. Price $30,000

KER & STEPHENSON LTD.
Member Multiple Listing Bureau
909 GOVERNMENT STREET

STEWART CLARK & CO.
608 Broughton St. Phone EV 5-2481

UNIVERSITY AREA
Smart 3-bedrm bung, tastefully decorated, has through hall, excellent kitchen-dinette arrangement, large LR. Full bsmt, oil pkg unit furnace, space for extra rooms. Less than half cash handles at $14,000
Mr. Custance
EV 5-2481, eves. EV 3-7930

LAKE HILL
See this well-kept stucco bungalow. Clean as a new pin, it offers nice LR with fireplace, 2 bedrms, delightful kitchen with separate dining area. Full high basement with completely finished bedroom. Oil heat, separate garage. New electric range and other items can be purchased if desired. Owner leaving Victoria only reason for selling. With terms $13,000
Mr. Lukey
EV 5-2481, eves. GR 7-2040

CADBORO BAY $8500
See this 2-bedrm stucco bung with sea view, consisting of LR (small), 2 bedrms, bath and elec cab kit. Full bsmt and pkg oil heat. Plumbed for washer. Separate garage. Good terms.
EV 5-2481, Mr. Crickmay, eves. EV 5-3170

DICKIE & CO.
REALTY & INSURANCE
833 Fort St., EV 2-4312, EV 5-4334

FRIDGE AND RANGE INCLUDED!
IMAGINE THAT! You get a modern refrigerator and electric range with this lovely 3-bedroom, 6-room home. Full concrete basement, drive-in garage. ALSO in the basement, a NEW FURNACE, AN EXTRA TOILET and LAUNDRY TUBS. Other features like large LIVING ROOM, DINING ROOM, KITCHEN and through hall, and it is CLOSE IN and ½ a block to the city's best bus service. Cash to handle $2,000. Full price $7900
Call Mr. Baird at EV 5-4334; eves., EV 4-0483.

GOING, GOING, GONE
OWNERS HAVE LEFT FOR ONTARIO
Four rooms, clean and tidy; oil range in lovely cab kitchen, combined with living room. Pembroke bath, very large utility room. Also car shed. This lovely little home is only 9 yrs old, and must be seen to be appreciated. $3,000 cash. Only $5500
Call Mrs. Weir, EV 2-4312; eves., EV 2-5501

BUY NOW $1500 DOWN
Must sell, owner transferred, 9 years old, stucco, Duroid, picture windows, 2 bedrooms, large living room, 12x15. Dining area, wall-to-wall carpeting, electric cab kitchen, very close in, nice lot. Must sell. Ring K. J. WILLIAMS EV 5-6741 or GR 8-3178. Northwestern Securities of Victoria Ltd.

Frank A. Martin Agencies Ltd.
1114 Blanshard Street

NEW—NHA! CLOSE IN $2000 DOWN
See this lovely new home situated on a large corner lot close to all conveniences. Featuring a full basement, with oil heat, 3 bedrms, "L"-shaped living and dining room, nice cabinet kitchen with eating area. Many additional features. Occupy in 60 days. Drive by corner Gosworth and Oaklands, then call Len Wardle, GR 7-3348 or Lew Moilliet, GR 9-2620 or office EV 5-8704.

NEW NHA 1300 Sq. Ft.! Panoramic View!
3 bedrooms, each double-sliding-door closets. Living room 15x27, picture window, corner fireplace. Dining room with French doors leading out to sundeck over double carport. Beautiful electric cabinet kitchen with dining area, fan over range. Thru hall to bedrooms. Full concrete basement, planned for 5-room suite or rumpus room. Full windows and separate entrance to basement. Automatic oil heat. Vacant. Immediate possession. Full price $18,500
Terms. Exclusive listing with
C. Sinden, EV 3-0395
D. Dowsley, EV 5-2593
Office EV 5-8704

BUILD NHA!!
FREE ESTIMATES. FULL PLANNING SERVICE. GUARANTEED TOP QUALITY WORK. LOW, LOW DOWN PAYMENTS. COMPARE BEFORE YOU BUILD.
For further information please call Len Wardle, GR 7-3348 or Lew Moilliet, GR 9-2620; office EV 5-8704.

VACANT BRAND NEW NHA SPIC AND SPAN
High view location, three bedrooms, living room, dining room, splendid kitchen, full basement, auto oil, on sewer. Near Tattersall, on private crescent. Total asking price only $13,500
Good NHA 6% mtge, low down payment. Call J. Mann now for appointment to view. EV 5-3857 or office EV 5-8704.

1.1 ACRES Easy Down Payment Lovely Home
Nicely located for privacy and is landscaped. Home is immaculate with fireplace and includes automatic oil range, circulating heater, Venetian blinds, set of canvas awnings. Bus, school, store a stone's throw. Quick possession. Full price $10,000
Call Ken Jensen, EV 5-8704

EXCLUSIVE 4-BR $1500 DOWN DOUBLE PLUMBING
This home is in spotless condition. Redecorated inside and out. Good location. Consisting of large entrance hall, cabinet kitchen (stove included), family-size dining room, living room with fireplace bedroom or den on main floor, open stairway leading to three large bedrms and bathrm up. Full basement with extra plumbing and connected for automatic washer. New wall-to-wall carpet covers the entire upstairs floor and stairway. Large 6% mortgage and to be sold at the low price of $9500
Call Jack Moore, EV 2-3646 or office EV 5-8704

F. N. Cabeldu
1212 Broad Street EV 3-7174
(Member Multiple Listing Bureau)

LAKE HILL
You will fall in love with this modern, spacious, five-room picture-book bungalow, situated in a quiet cul-de-sac within the 2½-mile circle, close to transportation. Features include covered patio with entrance door to dining room, heatilator fireplaces in large living room and finished room in basement; large cabinet electric kitchen with extract fan; automatic oil hot-air heat. Attached garage. Built for owner who is leaving Victoria. Reasonable terms $15,750
To view call W. F. Garling, EV 3-7174; res. EV 4-6887

CITY
614 DUNEDIN STREET
Conveniently situated, this solidly-built, older home comprises LR with FP, DR, two bedrooms, large kitchen with dining space, pantry, enclosed sunporch, full bsmt, HA heating, copper piping. Stairway leading to unfinished attic. Carport. Lot 54x135. Price with some terms $7750
Call B. F. Gorely, EV 3-7174 or res. EV 2-6502

OAK BAY
$8500 Four-room stucco bungalow. No basement. Ideal for couple. Good terms can be arranged. Immediate possession. Mr. Bennett, eves. EV 3-4313

FAIRFIELD REALTY
335 COOK STREET

6 BEDROOMS
ANOTHER BENTLEY BARGAIN
26 LINDEN
FIRST-CLASS AREA
Wonderful opportunity for a large family to own a house with enough room. Still a possibly better opportunity if you want revenue. Large bright rooms, oil heat, full cement basement with playroom, nice yard with fruit trees. Widow owner anxious to sell so nearest offer to $12,000 takes it. Substantial down payment necessary. Phone Sid Bentley, EV 5-9765; eves. EV 2-6600.

$6500 $1500 DOWN
Will take this 3-bedroom home. This house is in good condition and is spotless. It has a large LR and kitchen, utility and basement, good C and W furnace, new wiring and also fruit trees. For a real buy call Joe Leibel, EV 5-9765; eves., EV 3-1307.

KING REALTY
Weiler Bldg.
609 Broughton St. EV 2-2131

VACANT
Owner will consider all offers on this two-year-old 3-bedroom home. Over 1,450 sq ft of gracious living space. Full basement. SEA VIEW, SECLUSION. Asking $17,500
Bel Shragge, eves. EV 2-8802.

PAYMENTS $50 A MO.
YOU CAN RENT 1 SUITE FOR $50 A MO. AND LIVE FOR FREE! 2 bedrooms, large living room, kitchen with dining area, for owner, plus a 3-room suite, both with baths. Partly furnished. Basement. Asking $1,500 down, will consider less. A snap $7777
Call Lee Hallberg, eves. EV 3-8510

FAMILY HOME
3 B.R., living room, dining room, kitchen, bathroom, utility, 3 lots 50x150. Full basement, oil heat $8500
Immediate possession. Please call George Dickason, eves. EV 3-0449

TOWN & COUNTRY HOMES LTD.
1923 Quadra St.
"PARKING NO PROBLEM"

IT'S NEW $12,750
It has a different floor plan with cathedral entrance, it has three bedrooms, smart cabinet kitchen, living room and dining "L". Full high basement, gleaming hardwood floors and two-tone stucco. Close to bus and stores in fast growing area. Name your terms!
Phil Simpson EV 2-7276, res., EV 5-5542

FAIRFIELD DUPLEX
Two lovely suites self-contained. Auto oil heating in basement. Upper Suite rented $68, lower ste has $75 rental value for owner. Excellent rental area. Good terms. Quick possession. Priced to sell $13,950
Call Bill Ludlow EV 2-7276, res., EV 3-5101

FAMILY HOME $1500 DOWN
Easy monthly payments buys this clean, spacious, older-type 5-room bungalow with store and bus convenient. FULL BASEMENT WITH 2 ROOMS, HOT AND COLD WATER IN SINK. Also workshop. OIL-O-MATIC hot water heating plant. THREE BEDROOMS, central hall plan. Reduced price $7950
Don't miss it. Contact Bill Ludlow, EV 2-7276, res., EV 3-5101

NEW NHA $2540 DOWN
SIX-room stucco, full basement, automatic oil heating, on sewer. Roomy living room with fireplace and built-in vallances. L-shaped dining room, well designed modern kitchen with dining area. 3 good bedrooms and Pembroke bathroom. Space for rumpus room. Drive-in garage. ($79.40 per mo plus taxes). PRICE $14,950
Ken Sturgeon EV 2-7276, res., GR 7-1580

UPLANDS SLOPE VACANT
Call me to view this spacious 3-bedroom bungalow of approx. 2,000 sq. ft. of living area. Immaculate throughout with beautiful private garden. All reasonable offers considered for quick sale $23,000
Duncan Bingham EV 2-7276, res., EV 2-3758

1. TWO BRAND NEW NHA HOMES $2245 DOWN $2245
1,100 sq. ft.; 6 rooms, 3 bedrooms, oil heat, on sewer, full basement and drive-in garage. Full price $13,975

2. $2998.90 DOWN $2998.90
6 room, 1,180 sq. ft., full basement, carport, on sewer, under construction now! Roughed-in basement for a rumpus room. Oil heat and fully insulated. Full price $15,550
Contact Harold Ware EV 2-7276, res., EV 2-1461

Brown Bros. AGENCIES LIMITED
1125 BLANSHARD STREET
MEMBER REAL ESTATE BOARD
MEMBER MULTIPLE LISTING BUREAU

GLANFORD 2 YEARS OLD
A nice 2-bedroom home. Living room with FP, full basement with auto oil heat. Drive-in garage. Just $2,700 DOWN on the low price of $9950
Cec Pearce, EV 5-8771; Res., EV 5-4621

RETIRED COUPLES
STOP LOOKING! Here it is! If you are looking for a cute little three-room bungalow with full basement, situated on a paved street with sidewalks, sewer, and taxes that are really low. This home is in excellent condition throughout and is worthy of your inspection. Full price $5950
Please ask for Mr. Lawson, Eves. EV 2-4867. Days EV 5-8771.

BEAUTIFUL SEA VIEWS
Without a doubt the most discriminating buyer could not find fault with the workmanship in this very fine new home, consisting of through hall, the entrance of which is done in slate, the rest of the hall is wall-to-wall carpet. Large LR with fireplace, bricked to ceiling; spacious dining room, large master bedroom. These 3 rooms have a panoramic view of the sea. The 2nd bedroom is also spacious. A most attractive and convenient kitchen. Pembroke bathroom with vanity. Open stairway to a large bed-sitting room with open fireplace and sea views; cab kitchen and bathroom which is on ground level. Automatic oil heating, attached carport. This is an ideal setup for a family who have their mother-in-law or father-in-law living with them. Full price with terms $21,500
Please ask for Mr. Lawson, eves., EV 2-4867 days, EV 5-8771.

JAMES BAY $1500 DOWN
8 Room family home with bathroom up and down. New wiring. Copper plumbing. HOT-WATER HEATING. New Johns Manville siding and a kitchen that any woman would be proud of. Easily duplexed. A real family home. Owners leaving for the South and therefore must sell. Full price, with $1,500 down $11,950
Please ask for Mr. Lawson, Eves. EV 2-4867. Days EV 5-8771.

HAYNES
YOU'LL SAY "THIS IS IT" WHEN YOU SEE IT
White stucco bungalow. Bright living rooms with windows south and west. Large kitchen and dining room combined. Cupboards, sink, etc., in a separate pantry. Through hall, two bedrooms, Pembroke bathroom. Automatic oil hot water heat with basement oil tank. Oil range heats water in winter; in summer water is heated by gas. Extra heated room in basement, suitable for a boy. Large, well-built workshop in garden, or good wet-dry playroom for children. Large lot all fenced. Drive-in garage. In lovely condition throughout. About $3,400 cash. Location near Quadra St. Price $11,900
Please ask for W. Jones, EV 3-8303 evenings.
ARTHUR E. HAYNES LTD
730 Fort St. EV 3-3823

THE ROYAL TRUST CO.
Oak Bay charming 5-room stucco bungalow, situated near Victoria Golf Course. Two-car garage. Electric heating. Living room with open fireplace, dining nook, modern kitchen, two large bedrooms, 4-pce bath, utility room with tubs. Lovely garden. No steps. Price $11,900
A. E. Coles
THE ROYAL TRUST CO.
1205 Government St. EV 3-4126
Evenings EV 2-8752

B.C. LAND & Investment Agency Ltd.
Our 96th Year in Real Estate

UNSURPASSED VIEWS SEA AND OLYMPICS
Start the New Year right by buying this fine Oak Bay new gabled rancher. Enjoy the really wonderful views besides the comfort of living in spacious accommodation. 1,600 feet main floor plus some 1,200 feet ground floor level. 3 bedrms, master bedrm has 2-pc bathrm. There is also a 4-pc and another 2-pc bathrm. Nice LR, separate DR, de luxe kitchen. Utility. Inter-com system between rooms. UNFINISHED GROUND FLOOR. Rec rm with FP, space for 2 fine bedrms. Roughed in for 3-pc bathrm and other serviceable space. 2-car carport. Patio. Mahogany doors all rooms. It is vacant. Can be seen anytime by phoning me. Price $30,000
Call Mr. Vivian Bagshawe, EV 4-4115 anytime.

COTTAGE IN THE GORGE
Immaculate condition. Living rm, large kitchen and dining area, pantry with arborite table tops, 1 large bedroom and 3-piece bathrm. No basement and heated by oil circulation heater. Storage space in attic. Separate garage. Price $5250
Call Mr. Hope EV 4-4115 anytime.

LANSDOWNE PARK CARDIFF PLACE NEW 3-BR, BASE $5150 DOWN! NHA
(Turn west at north end of Henderson Road, then north to end of Cardiff—see our sign. Plans in our office.)
A quality 6-room stucco and siding bungalow completed this spring—buy now and select your color schemes, minor alterations, etc. Spacious living-dining rooms 29' over all, compact kitchen with nook and laundry area, vanity bathroom, and three roomy bedrooms. Full basement, extra plumbing roughed in, package oil heating, outside attached garage. Choice level lot facing East. NHA mortgage $12,800, $83 per month. Best value in a new home at $17,950
Please ask for Mr. Hope or Mr Cameron, EV 4-4115, anytime.

NEW HOMES LANSDOWNE PARK
1: 3121 WOODBURN AVE. Rancher with 3 bedrooms, 2 bathrooms, attached double carport. No basement, lots of storage space, few steps, small garden. Slate entrance hall, mahogany panelling and many other features that make this a de luxe home. The 16th fairway is your back yard. Just completed, this spacious rancher is priced at $22,500
$13,000 NHA 6% mortgage available
2: GIBBS AND FOUL BAY Completed soon. 4-bedroom split-level, vanity bath off master bedroom, attractive vertical siding exterior, attached carport with circular drive. This is a beauty at $21,500
$13,000 NHA mortgage available
Exclusive listings
Please ask for Mr. W. O. Cameron, EV 4-4115 anytime

OAK BAY BORDER TRIPLEX EXCLUSIVE
2 suites on the ground floor, 1 up. All self-contained and in good condition. 3 new garages. Full high basement with partially-completed suite for owner with 3-pce bath. Oil hot-water heat, gas hot water tank. Income $2,490. Expenses $800 per year. Exclusive listing. Terms $17,350
Call Mr. Mackenzie, EV 4-4115 anytime.
THE B.C. LAND & INVESTMENT AGENCY, LTD.
922 Government St. EV 4-4115

Oak Bay Realty
FOR OAK BAY HOMES

RETIRE BY THE SEA
This very cosy and neat cedar siding bungalow is just a stone's throw away from the finest sandy beach in Victoria, and has a view of Cadboro Bay. Three bedrooms and a den in the basement, together with a nice living room and kitchen, make this home a real buy at $12,600
For further particulars please call W. G. Curtis, EV 5-7707 anytime.

3 BEDROOMS LARGE GARDEN
20-year-old white siding semi-bungalow in truly excellent condition. Situated in a quiet area of Oak Bay. Oak floors in living room and separate dining room. Broadloom carpeting in thru hall and master bedroom. Spacious kitchen with breakfast space. Sun room. Full basement. Modern automatic oil heating. Electric hot water. Separate drive-in garage. Well-stocked garden with concrete walks. LOW TAXES. GOOD TERMS. Full price $16,300
For appointments to view call B. J. Leverton, EV 5-7707 anytime.

ONLY FOUR YEARS OLD
Clean as a hound's tooth and located in choice neighborhood on Tudor Road, Ten Mile Point, this bungalow consists of 3 bedrooms, modern 4-pce bath. Large living room 18'x18' and modern electric cabinet kitchen. The full concrete basement contains drive-in garage and partly-completed rumpus room. Good-sized landscaped lot. O-O-M hot air heat. Full price $15,750
$3,500 cash will handle. For further particulars call R. L. Stiles, EV 5-7707 anytime.
MEARS & WHYTE
OAK BAY REALTY LTD.
2188 OAK BAY AVENUE

ISLAND HOMES LTD.
2510 Douglas Street EV 5-7511

LOW DOWN PAYMENT
OWNER LEAVING FOR VANCOUVER
Lovely stucco bungalow, situated on lot 80x120, landscaped and fenced. Nice LR with FP, 2 good bedrooms, kitchen and dinette, also utility room. Wired for electric. Dr-in garage, lovely stucco workshop. Close to bus and stores. LOW DOWN PAYMENT. BALANCE AS RENT. Full price $8500
Mr. Clarke or Mr. McDonald EV 5-7511, GR 7-6510, GR 7-3318

" DESPERATE VENDOR "
SELL OUR PROPERTY SO WE CAN LEAVE! —ARE MY INSTRUCTIONS
Live rent-free and put money in your pocket in this immaculate 3-suite housekeeping unit. Close in. Lovely treed lot. Low taxes. Bring your offers to the low, low price of only $8650
Call MRS. V. ROBERTS today at EV 5-6741 or EV 2-1988. Northwestern Securities of Victoria Ltd

Cadboro Bay — $14,700
Quick possession of this well built 6-roomed stucco bungalow. Pleasing design. Thru hall plan. All oak floors, tinted 4-piece bathroom. Full high basement, Oil-O-Matic. N.H.A. loan of $9,000 at 5¼%. If you'd like to inspect this rare offering phone Alex Page, EV 5-6741. Northwestern Securities of Victoria Ltd., 631 Yates St.

SWINERTONS
(Established 1889)
620 BROUGHTON ST. EV 3-7181

$1500 DOWN 3 BEDROOMS
An opportunity for a family in this spacious one-floor home. Large LR with FP, family-size kit with smart combination range (included), three bedrms. Half bsmt and automatic coal stoker. Variety of fruit trees. Near schools and bus. LOW TAXES. Quick possession. A real value at ($1,500 down) $6700
Mr. Crow, EV 3-7181, EV 2-0775

ESQUIMALT HOT-WATER HEAT
A cosy 2-bedrm bungalow with full bsmt and hot-water heating plant. Other features include thru hall, fireplace in living rm, oak flrs, Pemb bath. Taxes only $87. Terms at $8400
Mr. Prutton, EV 3-7181

QUIET STREET
All new stucco bungalow has hardwood floors, 2 bedrms, cab elec kit and dinette, good-size living rm, fireplace, high bsmt, oil heat. Dr-in garage. Don't miss this at $11,500
Mr. Wright, EV 3-7181; EV 2-9409

SECLUSION 8 ACRES — STREAM
3-bedrm modern home with den and double plumbing. 2 levels, nice liv rm with FP. Utility with oil heating unit. 20 mins drive to town. Property has light timber, stream, bathing pools, waterfall and good pasturage. Extra bldgs include summer house, chicken house, barn, tool house and double garage and only $12,000
Terms
Mr. Cox, EV 3-7181; EV 3-3814.

CITY
4 rms and bath on large lot—NUFF SAID $3600
Mr. Holland, EV 3-7181; EV 4-7659

WHITTOME'S
Established 1898

NHA 3 BEDROOMS
Try your down payment on this brand-new ful basement Oil-O-Matic bungalow. Spacious living room, open arch and wrought iron work. Roman brick FP and mahogany wall. Very smart mahogany cabinet kitchen and large, bright dining area. Three fair-size bedrooms. Fully-insulated basement, drive-in garage and overhead metal door. Good district and value. $2,250 and $88 monthly taxes included, wanted, but your down payment with a little larger monthly payment may swing the deal. Full price $13,750
Mr. Drew, EV 2-4255 anytime; res EV 3-4980.

PRIDE OF POSSESSION
Three-year-old, 3-bedroom, stucco bungalow; large living room, 14x22; dining area, through hall, full basement, oil auto heat, space for rumpus room. Fuel cost, 1957-58, only $90. Special tank for automatic washer. Quick possession. Priced to sell at only $13,950
5¼% mortgage, payable $72 per month—principal, interest, taxes. Further details, phone L. A. (Bill) Squires, EV 2-4255 anytime; res., EV 2-2269

ALL THIS AND HEAVEN TOO!
Is to be found in this 7-month baby rancher. Quite apart from the house itself—which you'll love!—you will appreciate the large NHA mtge on which you pay only $86 per month, INCLUDING TAXES. Naturally there are 3 bedrms, a large LR and DR (in line). The rest we'll leave to your imagination and you won't be "stretching it," nor are we, when we say that it is well worth $14,950
Guy Meuffels, EV 2-4255, night or day

REVENUE
3 housekeeping suites. Rents of $90 per month plus owners suite. Stoves included. Price $8250
with low down payment and easy terms. To view please call Mrs. Ruth Squires EV 2-4255 anytime; res., EV 2-2269.
J. H. WHITTOME & CO. LTD., 1218 Broad Street—EV 2-4255 anytime.
Member Multiple Listing Bureau.

HOLLICK REALTY (1958) LTD.
CLARKE & WALLACE
1118 Quadra EV 5-8794

NO STEPS NEAT AS A PIN
Attractive spacious bungalow in spotless condition. It comprises living rm 19x14, 2 bedrooms, one twin size, 4-pce bath, bright convenient kitchen, utility rm, double garage, oil heat, oak floors, quick possession. Price $11,000
Mr. Clark EV 5-8794, EV 2-6817

FAMILY HOME
6 rooms and utility, 3 bedrms, ½ basement, HA furnace, with extra lot in natural setting. Price $7850
$2,000 down, $80 monthly. Drive by 2915 Admirals Road. Call C. Ness EV 5-8794, EV 5-2791

$2000 DOWN
2-bedrm bungalow, 4 years old. Large living rm, full basement, carport and sundeck $9800
Drive by 1660 Garnet
Call A. V. Waite EV 5-8794, EV 3-1573

"THE SMITH BROS." SUGGEST GORDON HEAD
With a sea view to give you year-round pleasure. Only four houses from the water. This is a 2-bedroom attractively designed home, with full basement and oil heat. Also an extra room with fireplace. You can lounge in the lovely living room with a fireplace and dine in the spacious dining room. Outside there is ½ an acre of beautifully landscaped property. Act on our suggestion now and call HOMER OR MAURICE SMITH AT EV 5-6741 for an appointment to view a superior home. Northwestern Securities of Victoria Ltd.

NEWSTEAD
REALTY LTD.
766 Fort St. EV 2-8117

NEW $10,950
Yes, it is new and the price is only $10,950 for this well-built home of LR with FP, DR, de luxe kitchen with mahogany cabinets and exhaust fan, two large bedrms, four-piece bath, full high basement with garage and oil heat, on the sewer and set on high well drained lot. Terms available. W. H. McMahon, EV 2-8117, eves GR 7-1455.

ATTENTION
3 bedroom seekers, here is your chance to own a nice home within the city, with large living room and wired kitchen, neat bathroom and full basement, separate garage. Only 10 years old, this home is in spotless condition priced at $10,300
With excellent terms. Please call me now. TED KAY of Northwestern Securities of Victoria Ltd. EV 5-6741 or EV 5-8852.